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PTO/SB/05 (2-98)

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<b>UTILITY PATENT APPLICATION TRANSMITTAL</b> <small>Form for new nonprovisional applications under 37 CFR 1.53(b)</small>	Attorney Docket No.	RD-27,422
	First Named Inventor or Application Identifier	RD-27,422
	Title	METHODS AND APPARATUS FOR SUBMITTING INFORMATION TO AN AUTOMATED LENDING SYSTEM
	Express Mail Label No.	EL048587072US

<b>APPLICATION ELEMENTS</b> See MPEP chapter 600 concerning utility patent application contents.	<b>ADDRESS TO:</b> Assistant Commissioner for Patents Box Patent Application Washington, DC 20231
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<p>1. <input checked="" type="checkbox"/> Fee Transmittal Form (e.g., PTO/SB/17) (Submit an original, and a duplicate for fee processing)</p> <p>2. <input checked="" type="checkbox"/> Specification (Preferred arrangement set forth below) [Total Pages <b>38</b>] - Descriptive title of the Invention - Cross References to Related Applications - Statement Regarding Fed sponsored R &amp; D - Reference to Microfiche Appendix - Background of the Invention - Brief Summary of the Invention - Brief Description of the Drawings (if filed) - Detailed Description - Claim(s) - Abstract of the Disclosure</p> <p>3. <input checked="" type="checkbox"/> Drawing(s) (35 USC 113) [Total Sheets] <b>18</b></p> <p>4. Oath or Declaration [Total Pages] <input type="checkbox"/> a. <input type="checkbox"/> Newly executed (original or copy) b. <input type="checkbox"/> Copy from a prior application (37 CFR 1.63(d)) (for continuation/divisional with Box 17 completed) [Note Box 5 below] i. <input type="checkbox"/> <b>DELETION OF INVENTOR(S)</b> Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).</p> <p>5. <input type="checkbox"/> Incorporation by Reference (useable if Box 4b is checked) The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 4b, is considered as being part of the disclosure of the accompanying application and is hereby incorporated by reference therein.</p>	<p>6. <input type="checkbox"/> Microfiche Computer Program (Appendix)</p> <p>7. <input type="checkbox"/> Nucleotide and/or Amino Acid Sequence Submission (If applicable, all necessary) a. <input type="checkbox"/> Computer Readable Copy b. <input type="checkbox"/> Paper Copy (identical to computer copy) c. <input type="checkbox"/> Statement verifying identity of above copies</p> <p><b>ACCOMPANYING APPLICATION PARTS</b></p> <p>8. <input type="checkbox"/> Assignment Papers (cover sheet &amp; document(s))</p> <p>9. <input type="checkbox"/> 37 CFR 3.73(b) Statement <input type="checkbox"/> Power of Attorney (when there is an assignee)</p> <p>10. <input type="checkbox"/> English Translation Document (if applicable)</p> <p>11. <input type="checkbox"/> Information Disclosure Statement (IDS)/PTO-1449 <input type="checkbox"/> Copies of IDS Citations</p> <p>12. <input type="checkbox"/> Preliminary Amendment</p> <p>13. <input checked="" type="checkbox"/> Return Receipt Postcard (MPEP 503) (Should be specifically itemized)</p> <p>14. <input type="checkbox"/> Small Entity Statement(s) <input type="checkbox"/> Statement filed in prior application, (PTO/SB/09-12) Status still proper and desired</p> <p>15. <input type="checkbox"/> Certified Copy of Priority Document(s) (If foreign priority is claimed)</p> <p>16. <input checked="" type="checkbox"/> Other: Certificate of Mailing By Express Mail</p> <p><small>*NOTE FOR ITEMS 1 &amp; 14: IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C.F.R. § 1.27), EXCEPT IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. § 1.28).</small></p>
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17. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information:

<input type="checkbox"/> Continuation Prior application information:	<input type="checkbox"/> Divisional Examiner:	<input type="checkbox"/> Continuation-in-part (CIP) Group/Art Unit:	of prior application No:
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**18. CORRESPONDENCE ADDRESS**

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(Insert Customer No. or Attach bar code label here)

NAME	John S. Beulick					
	Armstrong Teasdale LLP					
ADDRESS	One Metropolitan Square, Suite 2600					
CITY	St. Louis	STATE	MO	ZIP CODE	63102-2740	
COUNTRY	USA	TELEPHONE	(314) 621-5070	FAX	(314) 621-5065	

Name (Print/type)	John S. Beulick	Registration No. (Attorney/Agent)	33,338
Signature		Date	September 8, 1999

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PATENT  
RD-27,422

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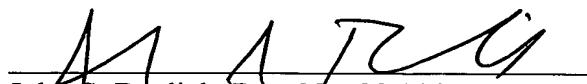
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Date of Mailing: **September 8, 1999**

I certify that the attached utility patent application **identified by attorney docket number RD-27,422** for **METHODS AND APPARATUS FOR SUBMITTING INFORMATION TO AN AUTOMATED LENDING SYSTEM**, including:

- Thirty-five (35) pages of specification; two (2) pages of claims; one (1) page of abstract
- Eighteen (18) sheets of drawings
- Patent Application Transmittal (1 page)
- Fee Transmittal (in duplicate) (1 page)
- Certificate of Mailing Via Express Mail (1 page)
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is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to the Assistant Commissioner for Patents, Box PATENT APPLICATION, Washington, D.C. 20231.

  
John S. Beulick, Reg. No. 33,338  
Armstrong Teasdale LLP  
One Metropolitan Square, Suite 2600  
St. Louis, MO 63102  
314/621-5070

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<b>FEE TRANSMITTAL</b>		<i>Complete if Known</i>	
<p><i>Patent fees are subject to annual revision on October 1.</i></p> <p><i>These are the fees effective October 1, 1997.</i></p> <p><i>Small entity payments must be supported by a small entity statement, otherwise large entity fees must be paid. See Forms PTO/SB/09-12.</i></p> <p><i>See 37.C.F.R. §§ 1.27 and 1.28.</i></p>		<div style="border: 1px solid black; padding: 2px;">Application Number</div> <div style="border: 1px solid black; padding: 2px;">Filing Date</div> <div style="border: 1px solid black; padding: 2px;">First Named Inventor</div> <div style="border: 1px solid black; padding: 2px;">Group Art Unit</div> <div style="border: 1px solid black; padding: 2px;">Examiner Name</div> <div style="border: 1px solid black; padding: 2px;">Attorney Docket Number</div>	
<div style="border: 1px solid black; padding: 2px;">TOTAL AMOUNT OF PAYMENT</div>		<div style="border: 1px solid black; padding: 2px;">(\$760.00)</div>	
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METHOD OF PAYMENT (check one)	FEE CALCULATION (continued)																																																																																																																																																																																				
<p>1. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge indicated fees and credit any over payments to:</p> <p>Deposit Account Number <span style="border: 1px solid black; padding: 2px 20px;">01-2384</span></p> <p>Deposit Account Name <span style="border: 1px solid black; padding: 2px 20px;"></span></p> <p><input checked="" type="checkbox"/> Charge Any Additional Fee Required Under 37 CFR 1.16 and 1.17      <input type="checkbox"/> Charge the Issue Fee Set in 37 CFR 1.16 at the Mailing of the Notice of Allowance</p> <p>2. <input type="checkbox"/> Payment Enclosed:  <input type="checkbox"/> Check      <input type="checkbox"/> Money Order      <input type="checkbox"/> Other</p>	<p>3. ADDITIONAL FEES</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th>Large Fee Code</th> <th>Entity Fee (\$)</th> <th>Small Fee Code</th> <th>Entity Fee (\$)</th> <th>Fee Description</th> <th>Fee Paid</th> </tr> </thead> <tbody> <tr><td>105</td><td>130</td><td>205</td><td>65</td><td>Surcharge - late filing fee or oath</td><td><span style="border: 1px solid black; padding: 2px 20px;"></span></td></tr> <tr><td>127</td><td>50</td><td>227</td><td>25</td><td>Surcharge-late provisional filing fee or cover sheet</td><td><span style="border: 1px solid black; padding: 2px 20px;"></span></td></tr> <tr><td>139</td><td>130</td><td>139</td><td>130</td><td>Non-English specification</td><td><span style="border: 1px solid black; padding: 2px 20px;"></span></td></tr> <tr><td>147</td><td>2,520</td><td>147</td><td>2,520</td><td>For filing a request for reexamination</td><td><span style="border: 1px solid black; padding: 2px 20px;"></span></td></tr> <tr><td>112</td><td>920*</td><td>112</td><td>920*</td><td>Requesting publication of SIR prior to Examiner action</td><td><span style="border: 1px solid black; 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SUBMITTED BY				Complete (if applicable)	
Typed or Printed Name	John S. Beulick			Reg. Number	33,338
Signature		Date	9/8/99	Deposit Account User ID	

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